

United States Bankruptcy Court
Eastern District of New YorkIn re:
Marie G Plotkin
DebtorCase No. 18-41841-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 1
Total Noticed: 19

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db Marie G Plotkin, 311 Getz Ave, Staten Island, NY 10312-2432
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 9240116 Citibank, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 9240117 Citibank/Sears, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 9240118 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
 9240124 Stpc/cbna, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 05 2018 18:28:38
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustprregion02.br.ecf@usdoj.gov Jul 05 2018 18:27:50
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 9240113 EDI: AMEREXPR.COM Jul 05 2018 22:23:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 9240114 EDI: AMEREXPR.COM Jul 05 2018 22:23:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 9240115 EDI: CITICORP.COM Jul 05 2018 22:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 9240119 EDI: DISCOVER.COM Jul 05 2018 22:23:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 9240120 EDI: DISCOVER.COM Jul 05 2018 22:23:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
 9240121 EDI: HFC.COM Jul 05 2018 22:23:00 Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
 9240122 EDI: HFC.COM Jul 05 2018 22:23:00 Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
 9240123 EDI: SEARS.COM Jul 05 2018 22:23:00 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 9240125 EDI: RMSC.COM Jul 05 2018 22:23:00 Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
 9240126 EDI: RMSC.COM Jul 05 2018 22:23:00 Synchrony Bank/ Jc Penneys, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
 theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
 Kevin B Zazzera on behalf of Debtor Marie G Plotkin kzazz007@yahoo.com
 Office of the United States Trustee USTPRregion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Marie G Plotkin
 First Name Marie Middle Name G Last Name Plotkin

Debtor 2
 (Spouse, if filing)
 First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-3321
 EIN -----
 Social Security number or ITIN -----
 EIN -----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-41841-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Marie G Plotkin
 aka Marie Caronia, aka Marie Caronia Plotkin

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 5, 2018

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.